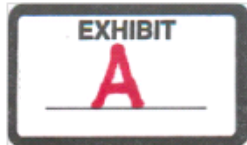


**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Milagros Ortiz	Chapter 13 Proceeding  19-17496-mdc
Debtor(s)	
PENNYMAC LOAN SERVICES, LLC	
Movant	
v.	
Milagros Ortiz and KENNETH E. WEST, Esquire	
Respondents	

**STIPULATION IN SETTLEMENT OF  
 MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

WHEREAS, the parties hereto and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Jill Manuel-Coughlin, Esquire on behalf of secured creditor, PENNYMAC LOAN SERVICES, LLC ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. This Stipulation pertains to the property located at 5017 Loretto Avenue, Philadelphia, PA 19124, mortgage account ending with 6529.
3. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor(s) and Movant, agree to the following:
  - (a) Parties acknowledge that the current regular post-petition payment is **\$806.57**.
  - (b) Parties acknowledge that the following amounts are currently due post-petition:

Monthly Payments: 05/01/2022 – 08/01/2022	\$3,226.28
Less Debtor Suspense:	(\$318.37)
<b>Total Post-Petition Arrearage:</b>	<b>\$2,907.91</b>

- (c) Commencing with the 9/01/2022 payment the Debtor(s) shall resume and shall continue to make all regular monthly post-petition payments when they are due in accordance with the terms of the Note & Mortgage.
  - (d) Debtor(s) agree/s to Amend the Chapter 13 Plan to include the aforementioned post-petition delinquency in the amount of \$2,907.91, representing all arrearages due through 8/1/2022. Debtor(s)

agree/s to amend the Chapter 13 Plan within thirty (30) days of the filing of this Stipulation. The parties agree that Movant may file an Amended/Supplemental Proof of Claim (linking to the original filed Proof of Claim) for the above-stated amount and that same shall be deemed approved upon entry of the Order approving this Stipulation.

- (e) If sufficient proof is provided (front and back copies of checks or money orders) of payments made, but not credited, the account will be adjusted accordingly.
- (f) All post-petition payments from Debtor(s) to Movant shall be sent to P.O. Box 660929 Dallas, TX 75266 0929.
- (g) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the contract and applicable law. Also, all allowed fees and costs due to Movant as stated on any Post-Petition Fee Notices filed with the court shall be paid prior to the entry of a Discharge Order.
- (h) The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, or if the case should convert to a Chapter 7 Bankruptcy, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Movant relief from the automatic stay without further notice and hearing and waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
- (i) The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:

  
BRAD J. SADEK, Esquire

Attorney for Debtor(s)

Date: 8/23/22

/s/ Harry B. Reese

Jill Manuel-Coughlin, Esquire

Attorney for Movant

Date: 8/23/22

No Objection - Without Prejudice to  
Any Trustee Rights or Remedies

/s/ LeeAne O. Huggins August 31, 2022

KENNETH E. WEST, Esquire

Trustee

Date:

On this 1st day of September 2022, approved by the Court.



MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE